

Law Office of
Shmuel Klein, P.C.
Attorneys & Counselors at Law
268 Route 59
Spring Valley, NY 10977
(845) 425-2510

e mail: shmuel.klein@verizon.net

Admitted in NY*, No.Tx*,NJ, NM
State and Federal Courts
*Federal Courts Only

October 17, 2007

Keith Chandler
12 Fayva Ct
New City, NY 10956

RE: Chapter 13 Bankruptcy

Dear Keith Chandler,

Pursuant to your request, I am pleased to provide you with the following fee agreement. This agreement will include your representation in the above referenced legal work. As we agreed, the fee for this work will be billed at my usual rate of \$3500.00 which is due before your case is filed. The filing fee of \$274.00. This will include the preparation of your schedules and attendance at one 341 Meeting and one confirmation hearing. Additional work will be billed at my usual hourly fee of \$385.00/hour. An additional retainer will be due at that time. You agree to pay for any and all costs of collection for any breach of this agreement. I will require four years tax returns, eight months of income and expenses, your credit report and judgment, credit and asset searches and credit counseling certificate.

You will be responsible for any court costs, fees or other disbursements to third persons related to this work. These costs will be itemized and billed separately and shall be due when the bill is received by you. Any funds I receive shall first pay any work performed by me, then to third party expenses and then all remaining sums shall be tendered to you. You agree to indemnify and hold me harmless for any expenses incurred on your behalf regarding this work. You understand your petition will only be filed when you have a positive balance regarding fees with me. Upon receipt of this signed agreement with the documents & fee, I shall begin work.

Sincerely,

15/
Shmuel Klein

AGREED TO:

15/
Keith Chandler